

# **Impact of Demonetisation on Casual Labour at the Chowk of Jaipur**

**Preliminary Report of the Survey  
Conducted by  
PUCL Interns & supervised by PUCL and BGVS members**

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**People's Union For Civil Liberties, Rajasthan**

55 वर्षीय विजय जी का कहना है, कर्ज लेने पर ब्याज देना पड़ रहा है सो रुपये पर पांच रुपये का ब्याज. 2000 का नोट बदलाने पर 200 रुपए काट कर 1800 रुपये वापिस होते हैं. रेंट नहीं दिया तो मकान मालोक ने निकाल दिया. दस दिनों से सड़क पर सोना पड रहा है.बीबी बीमार है तो अस्पताल ले जाने के पैसे नहीं हैं'. बहन की तै हुई शादी कंसिल करनी पड़ी है(746).'

*I have to Pay interest on the loan taken at the rate of 5 rupees on Rs. 100 every month. I get change of Rs 1800 only against aRs 2000 note. My Landlord threw me out of room as I failed to pay rent,I have now been living on the street since the last 10 days. My wife is unwell, and I have no money to take her to hospital. We even cancelled my sister's marriage. (Vijay, 55 years)*

'मेरी माँ मर गयी साहब वो बहुत बीमार थी अस्पताल में इलाज कवाने के लिए पैसे नहीं थे' 'हमें सूखी रोटी नमख से खानी पड़ी.' जामिलान याजू, 50, दादी का फाटक,22-12-16 (585).

*My mom died, she was ill and we did not have money for her treatment, even we eat bread with salt – (Jamilanyaju , 50 Dadikafatak 22-12-16*

30 वर्ष के बाबूलाल का कहना है, “हमेदसदिनभूखासोनापड़ताहै. मालिक ने घर से निकाल दिया. उधारी पे जिंदगी चल रही है. अब तो लोग उधार देने से भी मना कर रहे हैं' *We slept hungry for ten days. The landlord threw us out of home. Surviving on credit. Now even credit is being denied. (Babulal, 30)*

*Voices of distress from the Chowktis*

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## **I: INTRODUCTION**

In the wake of the unexpected and sudden withdrawal of 86 percent currency from circulation on 8<sup>th</sup> November, 2016 various reports have shown that workers in almost every sector have been adversely affected. It has also been reported that employment has been constricted heavily in different sectors across the length and breadth of the country. Diamond and gems industry and cloth industry in Surat; gems and jewelry in Jaipur; bangle and glass industry in Moradabad; leather industry in Agra and Kanpur; textile industry of Ahmedabad; transport industry in Delhi; construction industry almost everywhere has seen reported considerable losses in jobs. These are the industries which have had stable employment opportunities on regular basis.

In every city and town there is a large segment of labour which survives on daily or short term employment. To seek employment such labourers gather at certain places where those looking for daily wagers also reach to hire labour. These labourers are either hired directly by the employers or through small time labour contractors for small contracts or at times by skilled experienced labourers to assist them in their job work on contract. Majority of such workers are hired for construction in nearby areas, repair work and paint. Some are hired for various kind of menial work. At some places they are hired by cottage or small scale industries for assistance in production. The present assessment relates these workers.

Jaipur has about fifty odd labour markets, called Chowktis at different places. The average workers at a chowkti may vary from 200 to 300 hundreds to even up to 1000 workers at times. Tens of thousands of workers come out on roads every day in the morning to look out for a day's work.

Though there are several general statements available suggesting that the maximum impact of the note withdrawal scheme has been this segment of daily wage earners, however no systematic assessment is available. Accordingly we decided to undertake a quick assessment survey of the impact of the demonetization on the casual labour in an urban setting covering daily wage earners who assemble at various Chowktis (labour markets where wage-work seekers assemble in the morning) in the city of Jaipur.

### **1.1 Broad objectives**

The broad purpose of the rapid survey was to understand (a) the impact of demonetization on work, wages, incomes, access to food, relations, (b) banking practices and (c) awareness about demonetization scheme and of black money among casual labourers who reach local labour markers to seek wage labour work.

## **1.2 Methodology**

In all 737 casual labourers spread over 20 chowktis were interviewed in the city of Jaipur. The survey was done by 64 law students from 13 different law colleges and Universities over a period of four days, between 20<sup>th</sup> to 23<sup>th</sup> December 2016. They were divided into five teams and each team visited one or maximum two centers in a day. The information was gathered using a structured questionnaire. Mostly questions were kept open ended deliberately in order to capture the immediate responses on the issue.

## **II: PROFILE OF WORKER RESPONDENTS**

### ***2.1 Distribution of workers by Age, sex and family status***

At the Chowktis most of the seekers of WORK are males. The present study showed only 96 women respondents out of a total of 737 workers, thus comprising 13 percent of the total. A good number are migrants from different States other than Rajasthan as well as within the

Family Size	Number of families	percent
Upto 4	226.0	32.19
5 to 7	356.0	50.71
8 to 10	92.0	13.11
More than 10	28.0	3.99
Total	702.0	

state This is reflected in the fact that a little over thirty percent of the respondents live alone in Jaipur. Family size of the respondents varies a great deal. However, over half reported family size of five to seven. About four percent families have more than 10 members and little over 13 percent from 8-10 members.

### ***2.2 Distribution of workers by age and duration of stay***

Distribution of workers (Table 1.1) suggests that majority (80.4%) are in their prime work age group of 19 to 40 years. Table also suggest this group of workers in fall in poor category as there are children as well old and very old who reach chowkties seeking wage work.

Sl no	Age group in years	Frequency	Percent
1	Up to 18	5	0.7
2	19-25	256	35.4
3	26-40	325	45
4	41-60	122	16.9
5	61-75	13	1.8
	More than 75	2	0.3

Majority of the workers reported that they are staying in Jaipur for more than six years (Table 1.2). Only about ten percent workers are working for less than one year.

Sl No	Stay period in years	Frequency	Percent
1	Up to one year	70	9.5
2	1-5	140	19.1
3	6-10	179	24.5
4	10 and more years	344	46.9
Total		733	100

### **III: THE NATURE AND QUANTUM OF IMPACT**

***It has destroyed my life as my wife has left me....I am unable to pay fees for my children...Work and wages have come down...Borrowing money to eat---It is really wrong and has put all of us workers through great trouble and at the end of all this we have not even got any money in our banks, as was promised.... This is a very wrong step by government. (Mahindra, 38, VKI Rd14, Form 32)***

In the one page questionnaire having 27 questions in all we asked ten questions to find out the impact. Seven of these questions related to comparative availability of work, wages and money in hand and rest three on impact. Among the questions related to impact, one was indirect when we asked as to what demonetization was. The second question related to the advantages and disadvantages of demonetization for the worker and society? The third question related to the impact of monetization on work, income, food intake, relationships in particular.

Table 2 provides a summary of the overall incidence of the impact on demonetization on the different aspects of lives of the people. Simply put the overall impact appears to be

Aspect of life	No impact	Negative impact	percent – negative impact@
Impact on work	38	695	94.3
Impact on Income	27	703	95.39
Impact on food	71	633	85.89
Impact on relations	279	326	44.23
Other impact on education, health, housing, social functions like marriage etc.	-	196	26.59

Note: @ out of total responses of 737.

devastating. Wide scale adverse impact has been reported on work availability, incomes and food by each of the respondent who replied. More than half the respondents stated that even relations within family or outside have been impacted adversely. Almost half of the sample population stated that even relations within family or outside have been

impacted adversely. A little over quarter of total respondents have faced the brunt of the demonetization as they have suffered on account of health, education of children, lack of housing, cancellation of marriages and so on.

### 3.1 Impact on work and wages and cash in hand

With regard to work we asked three specific questions about monthly days of employment

SI No	Information	Total responses	Total Reported employment days	Average employment days in a month	Ratio of employment sought and got
1	2	3	4	5	6
1	Average employment in a month before demonetization	705	12155	17.32	57.73
2	Employment sought in last ten days	703	6706	9.55	
3	Days of employment	681	2298	3.38	35.39

on an average, employment sought in last ten days and for how many days they got employment in last ten days. Table 3 provide the summary of responses. It suggests that

the impact is to the extent of around forty percent at a low base of about 58 percent availability. In other words, whereas during pre-demonetization period 577 workers got employment out of 1000 workers who sought employment compared to 354 during post-demonetization period last ten. Thus the rate of employment which was 57.7 percent earlier came down to 35.4 percent. By any standard this is quite steep given the fact that the period of information relate to more than a month post demonetization.

A more detailed analysis of responses suggests that the impact has been varied. For a small number of workers the employment situation during the last days was usual whereas for others it was a no-employment situation.

### 3.2 Impact on incomes

Wage rate period	Category	Count (frequency)	Average Wage rate in Rs@	Wage difference in Rs*	Percent difference from base of after demonetization wage
1	2	3	4	5	6
Wage rate after demonetization	Minimum rate	124	264	-186	-70 (reduction)
	Maximum rate	675	326	-162	-50 (reduction)
Wage rate before demonetization\$	Minimum rate	28	450		
	Maximum rate	70	488		

Notes: \$: This information was provided voluntarily by the respondents without being sought  
 @: This is arrived at by adding the daily wage rate by numbers of respondents  
 \*: Difference between average wage rate before and after demonetization in respective category of minimum and maximum.

Category	Frequency	percent
Income is less	624	85.5
No income	79	10.8
No impact	27	3.7
Total	730	100

Excluding rare exceptions all the respondents reported loss of work and incomes. Over ninety six percent reported either less income or no income at all (Table 5). Almost 11 percent reported zero incomes during the last ten days from the date of survey.

The reported loss of income is on many counts. One, as we noted above there has been contraction in labour demand leading to oversupply of labour. Due to sharp decline in labour demand, the price of labour has fallen almost in proportion to reduction in labour demand. Second, many reported that the payments were made in old notes whose value had depreciated in the market and thus they could exchange these old notes at a reduced value of up to 25 to 30 percent. Most of the workers reported that an old five hundred rupee note fetched Rs 350 to 400 and Rs 1000/- note about Rs 700/-. Not only that even payment in new Rs 2000/- note fetched only 1800/- in smaller denomination notes due to paucity of change. Third, the income also eroded because of rise in staple food items like wheat flour. Responses suggest that the price of wheat flour which hovered around Rs 20/- a kilogram shot up to Rs 25/- or more a kilo post demonetization. Fourth it is not only the current income which has been knocked off considerably there is also strain on future incomes both directly and indirectly. Due to lack of jobs and incomes, many workers having low income base have been forced to take small survival loans from moneylenders at a high rate of five percent a month for bare survival. This high interest is going to make a considerable cut in the future earnings as well.

Almost two-thirds of workers reported that they are facing problems related to payment of wages (Table 6). One problem already stated is related to payment being made in old notes.

Category	Frequency	Percent
Yes	491	67.9
No	231	32.0
Total	723	100.0

As we observed in the para above, the payment in old notes and high denomination new notes was a real problem. In several stances only part payment has been made and in others the payment has been deferred. There is lack of surety whether the arrears will be given in the future.

Responses	Frequency	Percent to reporting
Prices of food items increased	172	24.4
Low incomes creating food problem	212	30.1



### 3.3 Impact on food intake

In all about 96 percent respondents recorded their responses. About 90 percent of all responses (Table 7) indicate that there has been negative impact on food intake. For about 20 percent the impact has been huge. People reported having slept hungry for days; having starved; surviving on bread and tea and biscuits; eating at akshaypatra; having just one meal a day and so on.

large sum of loan taken on high interest	107	15.2
Slept hungry, ate less, starved, no food, no regular meals	57	8.1
Low consumption, living on bread, surviving on tea, eating at akshaypatra	85	12.1
Positive Impact	1	Neg
NO IMPACT	71	10.1
Total	705	100

### 3.4 Impact on relations

About 54 percent of reporting respondents reported that relations have been impacted due to loss of job and incomes. 34 percent of total strained relations were reported within family. There have been regular fights, arguments and even physical assaults within the families due to money problem. One person even reported that his wife has deserted him due to money problems. Conflicts have been reported between workers and employers, workers and their landlords and so on as well.

**Table: 8: showing incidence and type of Impact on relations**

Item	Frequency	Percent
Within Family conflict	206	34.05
Problem with Others	120	19.83
No impact	279	46.11
Total	605	100

At Pratap Nagar Sector 18 Chowkti, ???stated that since he was unable to pay the rent he was mercilessly beaten up by his landlord and thrown out of the house, with a fractured arm. He was not even helped by the police when he went to lodge a case of injury. He was now living on the road, which was the common condition of the people on that Chowkti.

### 3.5 Other impact

Demonetization has impacted the lives of the toiling masses not merely in terms of work and incomes but also resulting in a colossal collateral damage to the lives of the people in several other ways too (Table 9A; Box 1A).

**Table: 9: showing distribution of respondents about miscellaneous impact related to demonetization**

Serial Number	Category	Frequency	Percentage
<b>A: The reported adverse impact</b>			
1	Children education affected	44	22.44
2	Health treatment problems	15	7.65
3	Problems related with Marriage	9	4.59

4	Rent, Electricity, Water bills payment problem	15	7.65
5	Landlord threw the workers out	6	3.06
6	Problems related to Banks, Pension	11	5.61
7	Problems by Old currency Notes and money lending related	25	12.75
8	Problems for children education with their health and money lending	4	2.04
9	Inflation	5	2.55
10	Others problems	26	13.26
<b>B: Perceived benefits/advantages</b>			
11	Benefits in term of money credited in the accounts of poor	2	1.02
12	Corruption will end, good for poor	23	11.73
13	Other benefits – farmers debt will be waived off; poverty will be eradicated	11	5.61
Total		196	100

<b>Box : 1: Statements by the respondents related to impact</b>	
<b>A: Statement related to broader social impact</b>	
<ul style="list-style-type: none"> <li>➤ Unable to pay school fees</li> <li>➤ Unable to pay rent, landlord has forced to vacate</li> <li>➤ Unable get daughter get married</li> <li>➤ Due to this (monetization) our child is not been allowed to give the exam by the school as we could not manage to pay fee</li> <li>➤ Even don't get meal for a single time</li> </ul>	
<b>B: Statements related to work and incomes</b>	
<ul style="list-style-type: none"> <li>➤ Inflation –wheat flour costs more</li> <li>➤ Forced to borrow in high interest rates</li> <li>➤ Forced to borrow money for survival. Interest charged is very high now and also staple food like wheat is costing more now</li> <li>➤ Getting money in old notes and are forced to pay high commission on getting change of the new currency</li> <li>➤ Due to monetization there is no further work left and we can't earn our livelihood</li> <li>➤ There is no work available now</li> <li>➤ Facing difficulties in exchanging old notes and food prices have increased</li> <li>➤ No further work is left and are handed over old notes</li> </ul>	
<b>C: Desperate statements about the demonetization</b>	
<ul style="list-style-type: none"> <li>➤ The step taken is wrong, we are suffering and did not get any benefit out of this</li> <li>➤ Facing lot of difficulties but still hoping for something better</li> <li>➤ Govt. only think about the upper section of the society and is negligent towards the poor people</li> <li>➤ This policy has neglected the poor section</li> <li>➤ Facing lot of difficulties.</li> </ul>	
<b>D: Statements regarding expected positive outcomes</b>	

- Terrorism, fake money and black money will be caught hold of therefore it is considered to be good, even though lot of problems are being faced by us.
- The black money which will be recovered will be used for the welfare of the poor and money will be transferred in our banks.
- It will equalise the rich and the poor for once.

#### **IV: BANKING PRACTICES**

After the announcement of demonetization the purpose of demonetization gradually shifted from the initial three objectives to a new objective of making economy cashless or less-cash. Keeping in this view we gathered some preliminary information about banking behavior of the respondents. As discussed below we find that the bank practice is extremely low among the respondents despite the fact that about sixty five percent reported having a bank account.

##### ***4.1 Incidence of Bank account and period of bank account***

One major indicator of banking practice of an individual would be whether the concerned person has a bank account or not and the extent of earnings and expenditure that are

<b>Category</b>	<b>Responses</b>	<b>Percent</b>
Yes	456	64.41
No	252	35.59
Total	708	100

routed through it. Data suggests that about 64 respondents do have a bank account. The bank accounts exist from past few months to last several years, mostly having been opened in last three to four years. They are NREGA, Jan Dhan, Bhamashah, however, further details suggest that merely having a bank account cannot be an indicator of wide uses of bank for transactions.

##### ***4.2 Reasons for opening account and Location of bank account***

The reason why the bank accounts are not in use is that the respondents do not have need to transact through bank on a regular basis on the one hand and low income base obviating the need for a bank account to park savings. In most of the cases the accounts have been opened to get social benefits in MGNREGA payments, housing subsidy, pensions, receive different types of subsidies like gas subsidy and so on. Secondly most of the migrants who reported having bank accounts stated that they do not have an account in Jaipur.

##### ***4.3 Frequency and purpose of bank account use***

<b>Category</b>	<b>Frequency</b>	<b>percent</b>
Once	74	16.05
Twice	95	20.61
More than twice	31	6.72

Never/don't go/ not now	222	48.16
Once/twice a year	36	7.81
Rarely	3	0.65
	461	100.00

As observed above, most of the accounts were opened for the purpose of availing social benefits. Most of the banks accounts have been opened either under Jandhanyojanaor for pensions or for gas or pensions/MNREGA/subsidies/scholarships

and so on. Moreover, 168 accounts out of a total of 456 are located out of the city of Jaipur. Indicating that the workers donot use banks in their day to day existence. Transactions through banks are therefore rare.

Table 11 indicates that almost half the bank account holders do not go to bank at all. It is not that they are using cards but they do not use the bank at all. Accounts have no balance or little balance and there are no transactions. The regular users are ones who get social benefits in the banks. Even such accounts are not more than ten percent of all accounts. Even those who were using bank earlier reported that after demonetization they have stopped going to bank as there is not money to deposit and/or takeout.

The following statements by some of the residents sum up the situation about current bank practices. Jadish aged 40 who opened a bank account two years ago says, 'I do not remember name of the bank". 30 year old Rajkumar who opened an account in SBBJ two years ago said, 'visited the two-three times this month to check if government has credited an amount.

**V: DEMONETIZATION: WHAT THE RESPONDENTS THINK ABOUT IT**

We asked four questions about demonetization-what do you know about demonetization? What is your opinion about it? It is demonetization or note-swapping? What will be the

**Table:12: showing responses about the nomenclature of scheme**

Item	Frequency	Percent
Note Ban	301	41.6
Note Exchange	292	40.4
Others	23	3.2
Dont Know	107	14.8
Total	723	100.0

advantage and disadvantages of demonetization to you and society? The responses are provided in Table 12and Box 2 The tables provide quantitative responses and boxes some selected statements of the respondents.

Respondents were divided in their perception about the government scheme. About 15 percent said they are not sure what it is. Rest of the respondents were almost equally divided to term the scheme either as *notebandi* or

*notebadli*.

Some of the responses termed the scheme as both citing its dual nature. To quote one respondent, "the scheme is *notebadali* (currency exchange) for the rich and *notebandi* (demonetization) for the poor labouring people". Explaining further he stated that it is

<b>Table: 13: showing opinion about demonetization</b>		
<b>Opinion</b>	<b>Responses</b>	<b>Percent responses</b>
It is a Good Work	202	28.1
It is a Bad Step	323	44.9
It should not be there	70	9.7
Donot Know much about	63	8.8
Others	61	8.5
Total	719	100.0

demonetization for the poor as they have lost the jobs and have no notes in hand.

The further analysis of the responses reveal that if on one hand many find the scheme positive and have several expectations (Box 2) about the scheme, many more on the other hand are highly critical of the scheme. Whereas the expectations appear to be the result of positive image and belief in the government of the day, the critique seems to be based on the concrete experiences of the scheme. Some of the expectations like cash bonanza for the poor and/or debt write-off of farmers, one may argue, may be misplaced based on misinformation and/or misconception.

Certain positive expectations like '*garibi khatam ho jaayegi* (poverty will be wiped out)' (or '*kala baazari aur atankwad khatam hua* (black marketing and terrorism stand eliminated)' are based more on lack of understanding of black money and the overall impact of essentially the note-swapping scheme.

The set of critical responses are rather discomfoting as they suggest that the people under the weight of severe problems related to livelihood and existence are frustrated, find themselves in a state of despair and helplessness.

<b>Box: 2: Select responses to question what you know about demonetization (Aap note bandike bare me kya jante hain?)</b>
<p><b>A: Neutral to Positive</b></p> <ul style="list-style-type: none"> <li>➤ "Achha kara hai, kala dhan nikalna chahiye" (215- Ramswaroop, 60 yrs)</li> <li>➤ "Garibi ko khatam karnekiye Modiji ki yojana" (216- Shreeram, 22 yrs)</li> <li>➤ "Kala Bajari aur atankwad khatam hua" (232- Kanha Ram, 52yrs)</li> <li>➤ "Naye note aagye hain, kaladhan nikalne me isse fayada hai, hamare liye chha hai" (240- Baluramkhateek, yrs)</li> <li>➤ "Purana paisa joda barakha hai, use nikal me ke liye sarkar ne ye kia hai" (256- Kailash, 45yrs)</li> <li>➤ "Modiji ne kia hai to achha hi hoga, naye note nikale hain" (358 – Tej Ram Soni, 30yrs)</li> <li>➤ "Brahastchar badhta ja raha hai to note bandi jaruri hai" (248- Mukesh Kumar Yadav, 24yrs)</li> </ul> <p><b>B: Positive with a rider</b></p> <ul style="list-style-type: none"> <li>➤ "Kya hota hai nahi pata par sarkar jo kar rahi hai desh ki bhalai ke liye kar rahi hai" (269- Hargovind, 42yrs)</li> </ul>

- "Achha kia hai par bina tayyari ke kiya" (632- rajesh Kumar,38yrs)
- "Achha hai par pareshani bahut hai" (220- Shree Chand Soni, 45yrs)

**C: Do not know**

- "Kuch jyada pata nahi" (222- Kisanlal, 44yrs)

**D: Do not know but problematic**

- "Nahi pata bas paisa nahi hai ghar mein" (224- KasturiBai, 60yrs)

**E: Negative to extremely critical**

- "Garibon ko nuksan hai" (225- Dhara Singh,26yrs)
- "Paisa nahi aa raha hai" (230- Luvkush, 36yrs)
- "Bahut bura hua aur khane ke liye khana nahi mil rahahai" (236- Ramesh Meena, 38yrs)
- "Jyada paisa nahi nikal sakte" (245- Fateh Singh, 58yrs)
- "Galat hai bahut takleef horahi hai" (252- Salma ji, 30yrs)
- "Note bandi se kaam kam hogya hai"(254- Girish Kumar,27yrs)
- "Kuch nahi bas itna jante hain ki is karan se hum bhooke mar rahe hai"(274- Geeta,35yrs)
- "Ye koi kam karna hi hai, gareeb ke pas paisa nai hai, sarkar galat hai" (277- Shambhu,30yrs)
- "Main to bas yahi janta hun ki main or mere bachhe bhukhe so rahe hain, main ek-do mahine se apne ghar bhi nahija pa raha hun" (279- Raju, 38yrs)
- "gareebon ko aur gareeb karne ki aur ameer ko aur ameer karne ki yojana hai" (290- Gajanand,25yrs)
- "Nuksan hi hai koi majduri to nahi de raha hai or roj garib hi nahi hai" (317- Gopal, 44yrs)
- "Nakali noton ke karan noton ki adala badali ho rahi hai" (322- Ram Karan Meena,55yrs)
- "Paise nahi mil rahe hain or kaambhi pura band ho gaya hai" (645- Mohini, 32yrs)

**VI: WORKERS UNDERSTANDING OF BLACK MONEY**

There were three open ended straight forward questions about black money: What do you know about the black money? How much is the black money, where is it located, how is it generated and in what form is it found? Will demonetization eliminate black money? The responses are again given in both quantitative and qualitative forms. Table 13 provides numbers and Box 2 provides the various statements made.

Even a cursory reading of the Tables 14 suggests that majority of the people do not have clear understanding of the concept of black money. A little over one-third (36.4) percent were candid enough to state that they do not know what black money is. Another 82.6 (Table 15) and 94.8 percent stated that they do not know how black money is generated and where it is stored. Over 97 percent respondents had no idea about the quantum of black money in the economy or country. Small number of those who replied stated that amount of black money is from a few crores to 15 lakh crores.

Only about one-fifth stated that incomes earned through tax-evasion, bribes, fake notes and

other illegal means is black money. The others seem to have misconception about the black money as they believe that any money in notes owned and kept at home in large amount constitutes black money. Thus a overwhelming majority seems to have no idea as to what black money is.

<b>Table: 14: showing how black money is perceived</b>		
<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Don't know	268	36.4
Tax evaded money	63	8.5
Moneyed people's money	121	16.4
Money with hoarders	23	3.1
Fake money	3	.4
Ill-gotten money	57	7.7
Money with Brokers	4	.5
Money received in bribes	9	1.2
Money in BANK NOTES of 500 and 1000	15	2.0
OTHERS	174	23.6
Total	737	100

<b>Table: 15: showing form in which black money is stored</b>		
	<b>Frequency</b>	<b>Percent</b>
Dont Know	608	82.6
Gold silver	52	7.1
Currency	27	3.7
Propery	13	1.6
Combonation of above assests	36	5
Total	736	100

## **VII: CONCLUSIONS**

### **Mass of workers denounce demonetization**

Toiling people in Jaipur have overwhelmingly rejected Demonetization primarily because of its devastating impact on their work, income and different aspects of lives on the one hand and zero gains on the other.

### **Majority of workers not aware about black money**

People hardly know about the concept of black money and consequently not aware about the quantum, sources of generation and the way it is stored. Many are confused and equate all rich as holders of black money.

### **Confusion about black money leads to misplaced expectations**

Confused and inadequate understanding about the black money has led to misconception that demonetization would lead to elimination of poverty, black money, corruption etc.

### **Impact on work and income are wide spread and deep**

The demand for labour has come down from three-fifth to almost one-third of labour availability. This sharp decline in demand for labour has led to sharper fall in wages and overall incomes due to several associated processes. Post-demonetization, average daily wage rate has fallen in the range of 50 to 70 percent.

### **There is huge collateral damage**

Deep cuts in employment and incomes are having devastating impact on the lives of the several workers standing on the margins of poverty. Demonetization has rendered many starving and homeless. The marriages have been adversely affected, health has been compromised and peace within homes has shattered.

### **Majority of workers do not have active bank accounts nor need them**

One third workers do not have a bank account. Those who have opened for social benefits or due to state campaign but hardly operate. Post demonetization the bank account operation has been reduced due to lack of income. Many reported bank account at hometown far away from work locations and do not feel need to have one.

## **VIII. Demands :Survival with dignity**

1. Labour Department of the GOR should immediately conduct an impact assessment study on all labour, particularly casual, construction, factory and of small and medium enterprises all over Rajasthan
2. In the meanwhile provide one year's Ration, Pulses and Oil at subsidised rates to all the Mazdoors of the Chowktis all over Rajasthan, beginning with Jaipur.
3. Provide Shelter, temporary and permanent to the Mazdoors.
4. Compensate for all impacts including ill health and deaths
5. Immediately launch aRajasthan Urban Employment Guarantee Scheme, through an ordinance brought immediately. The minimum wages should be as per Central Government notification for urban areas.
6. Immediate issuing of Social Security card and number to each worker.
7. Prevent the imposition of cashlessness.



## Annexure 1: Survey Location Details

S.No.	Location of Survey	Date of Survey	No. of Interviews
	<b>Pilot survey done on Gopalpurabyepass, TonkPhatak and 22 GodamChowktis</b>	<b>19.12.2016</b>	
	<b>Main Survey</b>		
1	200 ft By Pass flyover keneeche	20.12.2016	33
2	Vaishali Nagar Nursery Circle	20.12.2016	21
3	Sanganer	20.12.2016	11
4	Gurjar Ki Thadi	21.12.2016	38
5	4 No. Dispensary	21.12.2016	56
6	VT Road, Shipra Path, Mansarovar	21.12.2016	18
7	Barfkhana (Ice Fectory)	21.12.2016	40
8	Durgapura Flyover	21.12.2016	36
9	Vishavkarma Road 14	22.12.2016	40
10	JhotwaraPanchayatSamiti	22.12.2016	33
11	Kardhani Thana	22.12.2016	58
12	DadikaPhatak	22.12.2016	42
13	VishavkarmaChowk	22.12.2016	22
14	Vishavkarma Road No. 1	22.12.2016	17
15	LalKothiSabziMandi	23.12.2016	30
16	TonkPhatak	23.12.2016	40
17	Zoravar Singh Gate	23.12.2016	45
18	Pratap Nagar, sector 18	23.12.2016	48
19	22 Goudam (chowkti and Basti)	23.12.2016	72
20	MuhanaMandi	23.12.2016	37
	Total		737

**Annexure: 2****List of Students who conducted the survey**

S. No	Name	College	Year	Course
1	Rohit Madani	NUALS, Kochi	1 <sup>st</sup>	B.A.LLB. (hons.)
2	Shivalika Srivastava	NUALS, Kochi	1 <sup>st</sup>	B.A.LLB. (hons.)
3	Abhinav Gupta	HNLU,Raipur	1 <sup>st</sup>	B.A. LLB.
4	Suhani Ratnoo	Gujarat National Law University, Gandhinagar.	1 <sup>st</sup>	B.A. LLB.
5	Seema Jharwal	NLU Odisha		B.A. L.LB.
6	Moomal Singh	Gujarat National Law University, Gandhinagar.	1 <sup>st</sup>	B.B.A. LLB.
7	Bhavya Jharwal	Gujarat National Law University, Gandhinagar.	1 <sup>st</sup>	B.com LLB.
8	TanaiyTewari	Christ University, Bangalore	1 <sup>st</sup>	B.B.A. LLB.
9	KunalRawat	Gujarat National Law University, Gandhinagar.	1 <sup>st</sup>	B.B.A LLB
10	Ronak Kanoongo	Gujarat National Law University, Gandhinagar.	1 <sup>st</sup>	B.com LLB
11	Kunal Meena	Gujarat National Law University, Gandhinagar.	1 <sup>st</sup>	B.A LLB
12	Shashwat Srivastava	Gujarat National Law University, Gandhinagar.	1 <sup>st</sup>	BSW LLb
13	Hitanshu Gausinga	Gujarat National Law University, Gandhinagar.	1 <sup>st</sup>	B.A LLB
14	Saksham Agrawal	NALSAR, Hyderabad	1 <sup>st</sup>	B.A LLB
15	Brijraj Deora	Gujarat National Law University, Gandhinagar	1 <sup>st</sup>	B.A. LLB
16	Parul Sharma	NLU, Kochi	1 <sup>st</sup>	B.A. LLB.
17	Kritika Jaiman	Symbiosis Law School, Pune	1 <sup>st</sup>	B.A. LLB.
18	Kaushiki Mishra	Rani Durgavati University, Jabalpur	4 <sup>th</sup>	B.A. LLB.
19	Ujjwal Kishore Rajora	Maharashtra National Law University, Mumbai	1 <sup>st</sup>	B.A.LLB.
20	Atishay Jain	JGLS, Sonipath	1 st	BALLB
21	Ashok Choudhary	Hidayatullah National Law University, Raipur	1 <sup>st</sup>	BALLB
22	Yash Takkhar	Hidayatullah National Law University, Raipur	1 <sup>st</sup>	BALLB
23	Nishu Chawat	University of Petroleum and Energy Studies, College of Legal Studies,Kandoli, Dehradun	1 <sup>st</sup>	BBA.LLB
24	Akshita Agrawal	University of Petroleum and Energy Studies, College of Legal Studies,Kandoli, Dehradun	1 <sup>st</sup>	BBA.LLB
25	Abhilasha Sharma	University of Petroleum and Energy Studies,	1 <sup>st</sup>	B.A. LL.B

		College of Legal Studies,Kandoli, Dehradun		
26	SiratSapra	Tamil Nadu National Law School, Coimbatore	1 st	B.COM., LL.B.
27	ChiragAggarwal	University of Petroleum and Energy Studies, Dehradun	1 st	BA LLB
28	Shikher Upadhyay	University of Petroleum and Energy Studies, Dehradun	1 st	BBA L.L.B.
29	Rishi Khemani	University of Petroleum and Energy Studies, Dehradun	1 st	BBA L.L.B.
30	Gargi Sharma	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	BBA LLB
31	Manav goyal	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	BBA LLB
32	Shashank Mahawar	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	BBALLB
33	Kartikeya Sharma	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	BBA LLB
34	Arpit Gupta	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	BBA LLB
35	Deepa Roy	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	B.A. LLB
36	Shruti Sharma	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	BBA, LLB
37	Shubham Rathore	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	BBA LLB
38	Nitin Chhatwani	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	BBA LLB
39	Bhavana Purohit	University of Petroleum and Energy Studies, Dehradun	1 st	BBA, LLB
40	Dipali Gupta	University of Petroleum and Energy Studies, Dehradun	1 st	BA.LLB
41	VenkateshAgarwal	University of Petroleum and Energy Studies, Dehradun	1 st	BBA LLB (Hons.)
42	Ashish Vijay	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	B.COM.LLB
43	Ranvijay Singh	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	B Com LLB
44	Raghav Gupta	University of Petroleum and Energy Studies, Dehradun	1 st	BBA LLB
45	Pankit Nandwani	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	BBA-LLB
46	Devansh Nema	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	BBA LLB
47	Mridul Jhalani	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	BBA LLB

48	Raj Bahadur Singh	University of Petroleum and Energy Studies, Dehradun	1 <sup>st</sup>	B. Com LLB
49	Rupal Sharma	O.P. JINDAL GLOBAL LAW SCHOOL, SONIPAT, HARYANA	1 <sup>st</sup>	B.A. LLB
50	Rachi Gupta	Vivekananda Institute of Professional Studies, New Delhi	1 <sup>st</sup>	BBA LLB
51	Saurabh Saraswat	BLS Institute of Tecnology& Management, New Delhi	1 <sup>st</sup>	BA LLB
52	Raushan Kumar	Law School Banaras Hindu University	1 <sup>st</sup>	BA LLB
53	Anand Kumar Soni	Banaras Hindu University, varanasi	1 <sup>st</sup>	BA LLB
54	Aryan Kaushal	Law School , Banaras Hindu University, Varanasi	1 <sup>st</sup>	BA LLB
55	Ligin Joseph	Law School , Banaras Hindu University, Varanasi	1 <sup>st</sup>	BA LLB
56	NitikaSrivastava	Law School , Banaras Hindu University, Varanasi	1 <sup>st</sup>	BA LLB
57	Aishwarya Singh	Law School , Banaras Hindu University, Varanasi	1 <sup>st</sup>	BA LLB
58	Alpana Kachhap	Law School , Banaras Hindu University, Varanasi	1 <sup>st</sup>	BA LLB
59	Manvendra Verma	Law School , Banaras Hindu University, Varanasi	1 <sup>st</sup>	BA LLB
60	Vijayalakshmi Shiva	Law School , Banaras Hindu University, Varanasi	1 <sup>st</sup>	BA LLB
61	Vatsal Pandey	Law School Banaras Hindu University, Varanasi	1 <sup>st</sup>	BA LLB
62	Manvendra Pratap Singh	Law School Banaras Hindu University	1 <sup>st</sup>	BA LLB
63	Mayank Rajpoot	Law School , Banaras Hindu University, Varanasi	1 <sup>st</sup>	BA LLB
64	Vinay Rakesh	Law School , Banaras Hindu University, Varanasi	1 <sup>st</sup>	BA LLB
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1	Ashok Khandelwal	Economist and advisor to the SC Commissioner's in the right to food case 196/2001		
2	Kavita Srivastava	PUCL, Rajasthan, President		
3	Komal Srivastava	BGVS, Rajasthan		
<b>Supervisors of the Study</b>				
1	Bhanwar Lal Kumawat	PUCL		
2	Shiva Devi	Film Maker and PUCL		
3	Rahul Rathi	IIIrd year law student IP University, Delhi and PUCL		
4	Pappu	BGVS		